

GOOD NEIGHBORLY NEWS

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Neighborhood Watch Block Captains:

Please distribute this newsletter to your block participants. Need a white copy? Go to our website at:

www.ci.carlsbad.ca.us
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Block Captains:
Don't forget to register your e-mail addresses for **Neighborhood Watch e-mail alerts.**

Holiday Shopping @ Online Auctions

It is holiday shopping time again and it is hard to resist getting those really great deals at online auctions. Here are some tips from the **Federal Trade Commission** for safely trading at online auctions.

Tips for Buyers

Despite complaints of fraud, online auctions remain a fun, efficient, and relatively safe way to shop — if you act prudently. Here's how:

Before Bidding

1) Become familiar with the auction site. Never assume that the rules of one auction site apply to another. If the site offers a step-by-step tutorial on the bidding process, take it.

2) Find out what protections the auction site offers buyers. Some sites provide free insurance or guarantees for items that are not delivered, not authentic, or not what the seller claims. Know exactly what you're bidding on. Read the seller's description of the item or service, and if a photograph is posted, look at it. Read the fine print. Look for words like "refurbished," "close out," "discontinued," or "off-brand" — especially when shopping for computer or electronic equipment.

3) Try to determine the relative value of an item before you bid. Be skeptical if the price sounds too low to be realistic. Price comparison sites may be a good place for a reality check.

4) Find out all you can about the seller. Avoid doing business with sellers you can't identify, especially those who try to lure you off the auction site with promises of a better deal. Don't trust emails alone. Some fraudulent sellers have used forged email headers that make follow-up difficult, if not impossible. Get the seller's telephone number as another way to get in touch. Dial the number to confirm that it is correct.

5) Some auction sites post feedback ratings of sellers based on comments by other buyers. Check them out. Although these comments and ratings

may give you some idea of how you'll be treated, comments sometimes are submitted by the seller or "shills" paid by the seller. In other cases, a seller may build up his reputation by selling many low cost items before making fraudulent sales of higher cost items.

6) Consider whether the item comes with a warranty, and whether follow-up service is available if you need it. Many sellers don't have the expertise or facilities to provide services for the goods they sell. If this is the case with your seller, be sure you're willing to forfeit that protection before placing a bid.

8) Find out who pays for shipping and delivery. Generally, sellers specify the cost of shipping and give buyers the option for express delivery



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Police Contacts:

Website
www.ci.carlsbad.ca.us

Emergency
9 1 1

Non-emergency
(760) 931-2197

Crime Statistic Hotline
(760) 931-2201

Other Crime Statistics
(760) 931-2279

**Police Watch
Commander**
(760) 931-2115

Traffic Unit
(760) 931-2106

Narcotics Unit
(760) 931-2193

Records Division
(760) 931-2119

Detective Division
(760) 931-2145

Senior Volunteer Patrol
(760) 931-2214

Community Services
(760) 931-2177

The Crime Prevention Unit's mission is the anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

Home Security Tip



We all turned back our clocks for fall but did we adjust our interior light timers?

It is getting dark early and if we are not careful we will be returning home to a dark house. A house sitting without lights is a easy mark for someone wanting to know if you are at home.

Remember, the ability to see and be seen is the number one deterrent to crime. Lights play a very important role in the ability to see.

Outside lights should come on when it starts to get dark and go off when it starts to get light. You should have lights placed in the eaves, illuminating the walls, doors and windows of your house.

Interior lights should be on timers that come on when it starts to get dark and go off when you normally go to bed.

You can use an energy efficient florescent light. They use as little as 9 watts of power and put off a nice white light. Your lights should do the same thing every day, whether you are home or not.

Online Cont.

at an additional cost. If you're uncertain about shipping costs, check with the seller before you bid.

9) Check on the seller's return policy. Can you return the item for a full refund if you're not satisfied with it? If you return it, are you required to pay shipping costs or a restocking fee?

10) Email or call the seller if you have any questions. Don't place any bids until you get straight — and satisfactory — answers.

When Bidding

1) Establish a top price and stick to it. Don't bid on an item you don't intend to buy. If you're the highest bidder, you're obligated to buy it.

2) Save all transaction information. Print the seller's identification, the item description, and the time, date, and price of your bid. Print and save every email you send and receive from the auction company or the seller.

Before Paying

1) Protect your identity. Never provide your Social Security number or driver's license number to a seller. Don't provide your credit card number or bank account information until you check out the seller and the online payment or escrow service, if you're using one, and ensure their legitimacy. Examine the online payment and escrow service's privacy policy and security measures. Never disclose financial or personal information unless you know why it's being collected, how it will be used, and how it will be safeguarded.

3) Know what form of payment the seller accepts. If the seller accepts only cashier's checks or money orders, decide whether you're willing to risk sending your payment before you receive the product. Never wire money to a

person you don't know or whose identity you can't verify.

4) If the seller insists on using a particular escrow or online payment service you've never heard of, check it out. Visit its website. Be suspicious of any site that is generally of poor quality with misspelled words or claims that it is affiliated with the government. Call the customer service line. If there isn't one — or if you call and can't reach someone — don't use the service.

5) Before you agree to use any online payment or escrow service, read the service's terms of agreement. If it's an online payment service, find out whether it offers buyers any recourse if sellers don't keep their end of the bargain, whether it prevents sellers from accessing their funds if buyers are not satisfied with the product, and who is responsible for paying for credit card charge backs or transaction reversal requests. If the online payment service cannot recover the loss from the seller, it might try to recover its loss from you, using the credit card or bank account information in its file. To limit your exposure, consider reserving a separate credit card for your transactions.

6) Be suspicious of an online escrow service that cannot process its own transactions and requires you to set up accounts with online payment services. Legitimate escrow services never do this.

Check with the Better Business Bureau, state attorney general, or consumer protection agency where you live and where the online payment or escrow service is based to see whether there are any unresolved complaints against the service.

Report suspicious activity 24 hours a day when it is occurring by calling 931-2197. Alert the dispatcher to what makes this situation suspicious in your neighborhood.

